



JOSEPH R. BIDEN, III
ATTORNEY GENERAL

DEPARTMENT OF JUSTICE
820 NORTH FRENCH STREET
WILMINGTON, DELAWARE 19801

CONTACT JASON MILLER
PUBLIC INFORMATION OFFICER
PHONE (302) 577-8949
CELL (302) 893-8939
Jason.Miller@state.de.us

Media Release

June 16, 2011

Housing Workshops Offered June 17 and 18 to Help Homeowners Facing Foreclosure

Wilmington – The Attorney General’s Mortgage Fraud Task Force is sponsoring free statewide housing workshops on June 17 in Georgetown and Dover and June 18 in Wilmington to help Delawareans who are at risk of losing their homes to foreclosure. The workshops, which are sponsored in conjunction with the State Bank Commissioner and Delaware State Housing Authority, are offered to facilitate loan modifications, reduce foreclosures, and provide educational information to help residents stay in their homes and manage debt.

“The foreclosure crisis has resulted in thousands of Delaware families facing the prospect of losing their homes,” Attorney General Beau Biden said. “Our workshops provide an opportunity for homeowners who are facing foreclosure to meet face-to-face with their lenders and get information from state agencies and housing counselors about mortgage programs and services that can help. Fewer foreclosures mean more Delaware families stay in their homes, which strengthens our communities and the economy as a whole. I encourage homeowners to attend these workshops or to call our Foreclosure Hotline at 1-800-220-5424.”

Foreclosure filings statewide in 2010 surpassed the record set in 2009, increasing 4.9% to 6,457. All three counties recorded increases, with a 4% increase in Kent and New Castle Counties and a 7.6% increase in Sussex County. It is expected that foreclosure filings for 2011 will again surpass 6,000 for the year.

Since the Attorney General's Mortgage Fraud Task Force was established in 2009, more than 1100 homeowners have attended 17 workshops with mortgage lenders and these events. Homeowners who have missed a mortgage payment, are facing foreclosure, or suspect foreclosure fraud can receive immediate on-site help from housing professionals. At each workshop, mortgage servicers, state employees, and HUD-certified housing counselors will discuss mortgage modifications, the Delaware Mortgage Assistance Program (DEMAP) and other government homeowner programs, and foreclosure rescue scams.

Walk-ins are encouraged. Workshops will take place as follows:

Friday, June 17, 2011
10 am to 1 pm

DelTech Community College, Owens Campus, William A. Carter Partnership Center
Route 18, Georgetown

Lenders attending: AHMSI (*includes Option One, Citi Residential and Ameriquest loans*) and
Bank of America (*includes Countrywide loans*)

Friday, June 17, 2011

3 pm to 7 pm

Outlook at the Duncan Center

500 E. Loockerman Street, Dover

Lenders attending: AHMSI (*includes Option One, Citi Residential and Ameriquest loans*) and
Bank of America (*includes Countrywide loans*)

Saturday, June 18, 2011

1 pm to 7 pm

Chase Center on the Riverfront

815 Justison Street, Wilmington

Lenders attending: AHMSI (*includes Option One, Citi Residential, Ameriquest*); Bank of
America (*includes Countrywide loans*); Chase (*includes EMC and Washington Mutual loans*)
and Citi Mortgage

Homeowners who wish to meet on-site with their mortgage servicer are encouraged to bring
information about current income and details about their current mortgage, including loan number,
monthly payment, interest rate, and loan balance.

For more information about the June 17 and 18 workshops, call the Attorney General's
Foreclosure Hotline at 1-800-220-5424.

#